

Fill in this information to identify the case:

Debtor 1	Angela M. Fulwiley
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Middle District of Pennsylvania (Harrisburg)
	(State)
Case number	18-04217

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: XXXXXX1364

Date of payment change:  
Must be at least 21 days after date of this notice 12/01/2021

New total payment: \$ 472.87  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 216.49

New escrow payment: \$ 221.20

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate %

New interest rate %

Current principal and interest payment: \$

New principal and interest payment: \$

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

I am the creditor.  
 I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**



/s/ Randall Miller  
Signature

Date October,20, 2021

Print: Randall Miller First Name Middle Name Last Name Title Agent

Company Carrington Mortgage Services, LLC

Address 43252 Woodward Avenue, Suite180  
Number  Street   
Bloomfield Hills, MI 48302 City  State  ZIP Code

Contact phone (248) 335-9200 Email bankruptcy@rsmalaw.com



CARRINGTON MORTGAGE SERVICES, LLC  
P.O. Box 5001  
Westfield, IN 46074  
MORTGAGE SERVICES, LLC  
NMLS ID #2600

(800) 561-4567 FAX: (949) 517-5220

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ANGELA M WILLIAMS  
3401 N FRONT ST  
P.O. BOX 5950  
HARRISBURG PA 17110

YOUR LOAN NUMBER [REDACTED]

DATE: 09/24/21

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY \*\*\*

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING DECEMBER, 2020 AND ENDING NOVEMBER, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

... YOUR PAYMENT BREAKDOWN AS OF DECEMBER, 2020 IS ...

PRIN & INTEREST	251.67
ESCROW PAYMENT	216.49
TOTAL	468.16

MONTH	-- PAYMENTS TO ESCROW --		-- PAYMENTS FROM ESCROW --		-- ESCROW BALANCE --		
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL
DEC	216.49	*	198.47	57.82	HOMEOWNERS	57.82	908.99
JAN	216.49	*	396.94	57.82	HOMEOWNERS	57.82	1067.66
FEB	216.49	*	595.41	57.82	HOMEOWNERS	57.82	1226.33
MAR	216.49	*	396.94	57.82	HOMEOWNERS	748.77	1385.00
		0	748.77	CITY TAX	57.82	794.90	727.24-
APR	216.49	*	414.70	57.82	HOMEOWNERS	57.82	953.57
MAY	216.49	*	216.23	57.82	HOMEOWNERS	57.82	1112.24
JUN	216.49	*	432.46	57.82	HOMEOWNERS	57.82	1270.91
JUL	216.49	*	394.42	57.82	HOMEOWNERS	57.82	1429.58
AUG	216.49	*	216.23	57.82	HOMEOWNERS	1190.04	499.29
		0	1155.27	SCHOOL TAX	59.64	432.98	TLP
SEP	216.49	E	57.82	*	HOMEOWNERS	59.64	534.16-
OCT	216.49	E	57.82	HOMEOWNERS		750.32	593.80-
NOV	216.49	E	57.82	HOMEOWNERS		908.99	593.80-
TOT	2597.88		3261.80	2597.88		2520.65	

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$432.98. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$1,194.30-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an \* next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

01/19	\$198.47	02/19	\$198.47	03/19	\$4,380.99	*
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\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING DECEMBER, 2021 AND ENDING NOVEMBER, 2022.

----- PROJECTED PAYMENTS FROM ESCROW - DECEMBER, 2021 THROUGH NOVEMBER, 2022 -----

HOMEOWNERS INSU	715.68
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SCHOOL TAX	1,190.04
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TOTAL	2,104.72
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\*\*\*\* CONTINUATION \*\*\*\*

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS  
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,  
THEN THERE IS AN ESCROW SURPLUS....

THE ESCROW SURPLUS IS....

2,038.78 \*

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$0.00.

\*The statement assumes all past due payments have been made toward the loan. If there are past due payments, this amount may not be accurate.

PLEASE CALL THE ABOVE PHONE NUMBER REGARDING THE SURPLUS.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	251.67 *
ESCROW PAYMENT	221.20
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 12/01/21	==> 472.87

\* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$432.98. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT. YOUR ESCROW CUSHION FOR THIS CYCLE IS \$442.40.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

**Escrow payments up to escrow analysis effective date:**

07/20	\$216.23	08/20	\$216.23	09/20	\$3,246.57*
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**Escrow disbursements up to escrow analysis effective date:**

10/21	\$59.64	HOMEOWNERS INSURANC
11/21	\$59.64	HOMEOWNERS INSURANC

**IMPORTANT BANKRUPTCY NOTICE**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

**CREDIT REPORTING**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**MINI MIRANDA**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

**HUD COUNSELOR INFORMATION**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA (HARRISBURG)

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In Re:  
Angela M. Fulwiley,  
Debtor

Case No: 18-04217 - Chapter: 13  
Judge: Henry W. Van Eck

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**CERTIFICATE OF SERVICE**

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The undersigned states that on October 20, 2021, copies of the **Notice of Mortgage Payment Change** were served upon the following parties via first class mail, with proper postage affixed thereto the Debtors and via the Court's CM-ECF electronic filing system to the Debtor's Attorney and Chapter 13 Trustee.

Angela M. Fulwiley  
3863 North 6th Street  
Harrisburg, PA 17110

Debtor's Attorney  
Tracy Lynn Updike  
3401 North Front Street  
PO Box 5950  
Harrisburg, PA 17110

Chapter 13 Trustee  
Jack N. Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

U.S. Trustee  
United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

The above is true to the best of my information, knowledge and belief.

Signed: /s/ Randall Miller  
Randall Miller  
43252 Woodward Avenue, Suite 180  
Bloomfield Hills, MI 48302  
Telephone (248) 335-9200